



IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Robert P. Cichon, et al. Docket No.: 40655.7200
 Serial No.: 10/082,171 Group Art Unit: TBA
 Filing Date: February 25, 2002 Examiner: TBA
 Title: Method and Apparatus for Providing Pre-Existing Customers and Prospective Customers With An Immediately Accessible Account

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Method and Apparatus for Providing Pre-Existing Customers and Prospective Customers with an Immediately Accessible Account

the specification of which is attached hereto or was filed on February 25, 2002 as Application Serial No. 10/082,171 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign
Application(s)

Priority Not Claimed

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Number	Country	Filing Date
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I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/277,539	March 20, 2001
Application Number	Filing Date

60/311,541	August 10, 2001
Application Number	Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Filing Date	Status (Patent, Pending, Abandoned)
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Marjorie Faith Zarin

Inventor's signature: Marjorie Zarin Date: 3/5/02

Residence Address: 421 West 24th St. Apt 5F

City/State: NY, NY Zip Code: 10011

Citizenship: _____

Full name of second joint inventor: Rachel Glim

Inventor's signature: Rachel Glim Date: 3/12/20

Residence Address: 171 E 84th St, 15D

City/State: New York, NY Zip Code: 10028

Citizenship: USA

Full name of third joint inventor: Heather D. Kay

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fourth joint inventor: Timothy Patrick Lewis

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fifth joint inventor: Rhene Meyer

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Citizenship: _____

Full name of second joint inventor: Rachel Glim

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of third joint inventor: Heather D. Kay

Inventor's signature: H D Kay Date: 2/21/02

Residence Address: 105 8th Street, Apt. #1

City/State: Hoboken, New Jersey Zip Code: 07030

Citizenship: U.S.A.

Full name of fourth joint inventor: Timothy Patrick Lewis

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fifth joint inventor: Rhene Meyer

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Citizenship: _____

Full name of second joint inventor: Rachel Glim

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of third joint inventor: Heather D. Kay

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fourth joint inventor: Timothy Patrick Lewis

Inventor's signature: Timothy Patrick Lewis Date: 2/14/02

Residence Address: 4441 N. 35th St.

City/State: Phoenix, AZ Zip Code: 85018

Citizenship: U.S.

Full name of fifth joint inventor: Rhene Meyer

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Citizenship: _____

Full name of second joint inventor: Rachel Glim

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of third joint inventor: Heather D. Kay

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fourth joint inventor: Timothy Patrick Lewis

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fifth joint inventor: Rhene Meyer

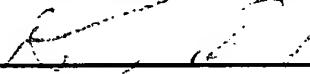
Inventor's signature: Rhene Meyer Date: 2/12/01

Residence Address: 15041 N. 28th ST

City/State: Phoenix AZ Zip Code: 85032

Citizenship: US

Full name of sixth joint inventor: Dafna Samoff

Inventor's signature:  Date: 8/31/02

Residence Address: 4a - w 12th & #10E

City/State: New York NY Zip Code: 10011

Citizenship: USP

Full name of seventh joint inventor: Robert P. Cichon

Inventor's signature:  Date: ✓

Residence Address: ✓

City/State: ✓ Zip Code: ✓

Citizenship: ✓

Full name of sixth joint inventor: Dafna Sarnoff

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of seventh joint inventor: Robert P. Cichon

Inventor's signature: ✓ / Date: 102-12-2002

Residence Address: ✓ 8966 W Yukon Dr

City/State: ✓ Peoria, Arizona Zip Code: ✓ 85382

Citizenship: ✓ USA